

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 John A. Palermo  
 Debtor

Case No. 12-20459-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db +John A. Palermo, 1838 S. Broad Street, Philadelphia, PA 19145-2320  
 12951348 Commonwealth Land Title Insurance Company, 6601 Frances Street, Omaha, NE 68106  
 13043936 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
 12902469 Pennsylvania Department of Revenue, P.O. Box 280846, Bureau of Compliance,  
 Harrisburg, PA 17128-0846  
 12902476 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,  
 Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:59:10  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2018 02:00:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12902441 EDI: ACCE.COM Aug 25 2018 05:48:00 Asset Acceptance LLC, PO Box 2036,  
 Warren, MI 48090-2036  
 13017418 E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:10  
 City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,  
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
 12948820 EDI: DISCOVER.COM Aug 25 2018 05:48:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 12902465 EDI: IRS.COM Aug 25 2018 05:48:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 13019119 EDI: PRA.COM Aug 25 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 12970714 +EDI: WFFC.COM Aug 25 2018 05:48:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A,  
 Des Moines, IA 50328-0001  
 13040455 +EDI: WFFC.COM Aug 25 2018 05:48:00 Wells Fargo Bank, N.A.,  
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Plaintiff John A. Palermo  
 cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com/r57075@notify.bestcase.com  
 CHRISTIAN A. DICICCO on behalf of Debtor John A. Palermo cdicicco@myphillybankruptcylawyer.com,  
 christianadicicco@gmail.com/r57075@notify.bestcase.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 KENYA D. BATES on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com  
 MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>John A. Palermo</u>	Social Security number or ITIN	<b>xxx-xx-8077</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-20459-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John A. Palermo

8/23/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**